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A South Jersey family's story provides yet another reason to move more college students away from avaricious private loan companies that even harangue the parents of children who died with outstanding debts cosigned by relatives.

Christopher Bryski was 23 when he suffered a traumatic brain injury in a freak accident in 2004. After two years in a persistent vegetative state, he died. But his college-loan debt lived on. Because his father had cosigned Bryski's student loans, without reading all the fine print, the family was responsible for repaying tens of thousands of dollars.

Before Bryski died, his family told Inquirer reporter Thomas Fitzgerald, banks and credit-card companies would call two or three times a week, demanding payments. Bryski's older brother Ryan recalled his frustrated response: "What part of 'coma' do you companies not understand?"

That tortured scene might never have occurred had Bryski been able to pay for his education with direct student loans from the federal government, which are forgiven if the borrower dies or becomes incapacitated.

Because Bryski had not signed a power-of-attorney document, his parents and brothers had no legal standing to negotiate payment terms, nor could they access his bank accounts to help pay off his student debt, rent, and credit-card bills.

Repeats of the Bryski family's tragic nightmare may not be as common if legislation recently introduced by Rep. John Adler (D., N.J.) is successful.

The Christopher Bryski Student Loan Protection Act would require more disclosure about options such as credit insurance, which pays off loans in the event of death. Families would also receive counseling on the benefits of a durable power of attorney.

The Adler bill is a good step, but there are others Congress must take to make a college education more affordable. At the top of the list, Congress needs to end federal subsidies to private lenders and let the government directly disburse guaranteed loans to students without a middleman.

During 2007-08, 13 percent of students enrolled in a four-year public college or university and 26.2 percent of those at a private four-year institution had private student loans, according to government figures. About 84 percent of the private student loans involve cosigners, according to student-loan giant Sallie Mae.

The least these lenders can do is to enact loan forgiveness policies that match those for federal direct student loans. In the meantime, the Bryskis continue to make payments on their dead son's loans. Their story is a testament to the need for change.